Summary Box

The information contained in this table summarises the key product features not displayed elsewhere on the statement and is not intended to replace any terms and conditions.

APR	Representative 37.9% APR (variable). Rates from 28.3% APR to 39.8% APR depending on individual circumstances.
Interest rates	Your interest rates are linked to the Bank of England base rate. This means that if the base rate increases or decreases in the future, we will change your standard interest rates by the same amount. However, if the Bank of England base rate is reduced below 0.5%, we will assume it is 0.5% when calculating any changes to your interest rate. You can see the current Bank of England base rate at: www.bankofengland.co.uk/monetary-policy/the-interest-rate-bank-rate
Interest-free period	A maximum of 56 days for purchases made on your card if you pay your statement balance in full by the payment deadline. There is no interest-free period on cash transactions.
How interest will be charged	If you pay your balance shown on your current statement in full by the payment deadline, we won't charge interest on purchases you made with your card. If you do not pay your balance shown on your current statement in full by the payment deadline, we will charge interest on purchases from the day you make the purchase until you pay your statement balance in full. If you make a cash (or "cash-like") transaction, we will charge you interest from the day the transaction appears on your account until you pay off your cash balance.
How we'll allocate your payments	When you make a payment to us, we will apply it against whatever balance is charging you the higher rate of interest before those that are charged at lower rates of interest.

Transaction type	**Standard simple interest rates per month (variable)**	**Standard compound interest rates per annum (variable)**
Purchases in any currency	2.714%	37.9%
Cash transactions in any currency (This also includes withdrawing cash, purchasing foreign or digital currency, sending money orders, wire transfers, gambling and, paying off debts/fines)	2.714%	37.9%

<table>
<tr><td>Minimum repayments</td><td>
This is how we calculate your minimum payment.

Whatever value is higher out of:

• £5 or, if your outstanding balance is less than £5, your outstanding balance; or
• the sum of interest, fees, charges and arrears that have been applied to your account since your last statement date, plus a set percentage of the amount outstanding (see below for details).

The set percentage of the amount outstanding is the greater of:

• 1%; or
• your monthly simple interest rate + 0.1%

For example, an annual compound interest rate of 34.90% has a simple monthly interest rate of 2.526% so the set percentage of the amount outstanding would be 2.626%. Please note that the minimum payment of your card will vary if your interest rate changes.

If you only make the minimum payment each month, it will take you longer and cost you more to clear your balance.
</td></tr>
<tr><td>Credit limit</td><td>
<table>
<tr><td rowspan="2">Spending (includes purchase transactions, cash transactions and fees)</td><td>Minimum initial credit limit</td><td>£500</td></tr>
<tr><td>Maximum initial credit limit</td><td>£1500 (subject to status)</td></tr>
</table>
</td></tr>
<tr><td>Fees</td><td>No annual fee</td></tr>
<tr><td>A breakdown of charges</td><td>
<table>
<tr><td>Annual Fee</td><td>N/A</td></tr>
<tr><td>Cash Fee (any currency)</td><td>£3 per transaction</td></tr>
<tr><td>Balance Transfer Fee</td><td>N/A (not available on this product)</td></tr>
<tr><td>Money Transfer Fee</td><td>N/A (not available on this product)</td></tr>
</table>
</td></tr>
<tr><td>Using your card abroad</td><td>
The exchange rate for your transaction can be found using Visa’s currency conversion tool at https://www.visa.co.uk/support/consumer/travel-support/exchange-rate-calculator.html.

We do not add any additional fees or charges to your foreign transactions, but the cash fees laid out above continue to apply.
</td></tr>
<tr><td>Default fees</td><td>
<table>
<tr><td>Missed payment fee</td><td>£12.00</td></tr>
<tr><td>Over limit charge</td><td>£0.00</td></tr>
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</td></tr>
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